

What is Claimed is:

1           1.       A system for enabling customers to visit a remote site and conduct transactions  
2 over a network with one or more provider processing systems, wherein payment is manually  
3 tendered at said remote site by said customers for said transactions, said system comprising:  
4           an agent processor, disposed at said remote site and accessing said network, to receive  
5 a customer selection of a desired transaction and customer transaction information and to  
6 process a customer payment manually tendered at said remote site for said customer selected  
7 transaction; and

8           a transaction processor, in communication with said agent processor and said provider  
9 processing systems via said network, for receiving said customer selection and customer  
10 transaction information from said agent processor and facilitating performance of said  
11 customer selected transaction, said transaction processor including:

12           a communication module to access a particular network site of a provider  
13 processing system performing said customer selected transaction;

14           a transaction information module to examine said accessed network site to  
15 determine information required by said accessed network site to conduct said customer  
16 selected transaction and to transmit an information request to said agent processor requesting  
17 a portion of said required information; and

18           a transaction performance module to receive said customer transaction  
19 information from said agent processor in response to said information request and to transmit  
20 said required information portion and payment information associated with a third party to  
21 said particular provider processing system in order to conduct said transaction.

1           2.       The system of claim 1 wherein said transaction processor further includes:  
2           a verification module to request verification information from said agent processor and  
3 to initiate transaction processing in response to verifying said verification information  
4 received from said agent processor.

1           3.       The system of claim 2 wherein said transaction processor further includes a  
2 selection module to produce a list of transactions selectable by said customer for transference  
3 to said agent processor in response to said verification by said verification module.

1           4.     The system of claim 1 wherein said communication module includes a  
2 connection module to process said customer selection and determine a network location of  
3 said particular provider processing system.

1           5.     The system of claim 1 wherein said transaction processor further includes a  
2 site verification module to examine said accessed network site and verify that said accessed  
3 network site is associated with said customer selected transaction.

1           6.     The system of claim 1 wherein said transaction information module includes:  
2 an examination module to determine information required by said accessed network  
3 site to conduct said customer selected transaction; and  
4 a request generation module to generate said information request in the form of an  
5 entry screen for display by said agent processor, wherein said entry screen includes fields to  
6 receive said required information portion.

1           7.     The system of claim 6 wherein said transaction performance module includes:  
2 an extraction module to retrieve said customer transaction information from said fields  
3 of said entry screen received from said agent processor;  
4 an insertion module to place said retrieved information in corresponding fields of said  
5 accessed network site; and  
6 a payment module to place said payment information within corresponding fields of  
7 said accessed network site in order to tender payment for said customer selected transaction.

1           8.     The system of claim 1 wherein said transaction performance module includes  
2 a transaction storage module to store information relating to said customer selected  
3 transaction within a data storage unit.

1           9.     The system of claim 1 wherein said transaction processor further includes:  
2 a confirmation module to receive confirmation information from said particular  
3 provider processing system in response to said particular system processing said customer  
4 selected transaction and to process said received confirmation information to produce  
5 confirmed transaction information for transference to said agent processor.

1           10.     The system of claim 9 wherein said transaction processor further includes a  
2 confirmation storage module to store information relating to said confirmation information  
3 within a data storage unit.

1           11.     The system of claim 9 wherein said agent processor includes:  
2 a confirmation display module to process said confirmed transaction information  
3 received from said transaction processor in order to display a confirmation that said customer  
4 selected transaction has been processed.

1           12.     The system of claim 11 wherein said agent processor further includes:  
2 a receipt module to process said confirmed transaction information received from said  
3 transaction processor in order to produce a transaction receipt; and  
4 a printing device to generate said transaction receipt for said customer.

1           13.     The system of claim 1 further comprising:  
2 a plurality of said agent processors with each agent processor disposed at a respective  
3 remote site to receive a customer selection of a desired transaction and customer transaction  
4 information and to process said customer payments manually tendered at said respective  
5 remote site;

6           wherein said transaction processor is in communication with said agent processors and  
7 said provider processing systems via said network, and receives said customer selections and  
8 customer transaction information from said agent processors and facilitates performance of  
9 said customer selected transactions.

1           14.     The system of claim 1 wherein said agent processor includes a scanner for  
2 scanning a customer item including said customer transaction information and transferring  
3 said customer transaction information relating to a corresponding customer payment from said  
4 customer item into said agent processor.

1           15.     The system of claim 1 wherein a repeat customer visits said remote site to  
2 conduct a second transaction and tender a second payment, and said agent processor further  
3 includes a data retrieval module to retrieve customer transaction information associated with

4 said repeat customer and stored in response to a prior transaction to reduce entry of said  
5 customer transaction information and facilitate processing of said second transaction.

1 16. The system of claim 1 wherein said agent processor further includes a voice  
2 responsive device to receive voice signals and facilitate processing of said customer selected  
3 transaction and payment by said agent processor in response to said voice signals.

1 17. The system of claim 1 wherein said agent processor is disposed at said remote  
2 site within a supporting structure.

1 18. The system of claim 17 wherein said supporting structure includes a kiosk.

1 19. The system of claim 1 wherein said network includes the Internet.

1 20. The system of claim 1 wherein said customer selected transaction includes  
2 payment of a bill.

1 21. The system of claim 1 wherein said payment information includes credit card  
2 information of a provider of said system.

1 22. A system for enabling customers to visit a remote site and conduct transactions  
2 over a network with one or more provider processing systems, wherein payment is manually  
3 tendered at said remote site by said customers for said transactions and said remote site  
4 includes an agent processor to receive a customer selection of a desired transaction and  
5 customer transaction information and to process a customer payment manually tendered at  
6 said remote site for said customer selected transaction, said system comprising:

7 a transaction processor, in communication with said agent processor and said provider  
8 processing systems via said network, for receiving said customer selection and customer  
9 transaction information from said agent processor and facilitating performance of said  
10 customer selected transaction, said transaction processor including:

11 a communication module to access a particular network site of a provider  
12 processing system performing said customer selected transaction;

13 a transaction information module to examine said accessed network site to  
14 determine information required by said accessed network site to conduct said customer  
15 selected transaction and to transmit an information request to said agent processor requesting  
16 a portion of said required information; and

17 a transaction performance module to receive said customer transaction  
18 information from said agent processor in response to said information request and to transmit  
19 said required information portion and payment information associated with a third party to  
20 said particular provider processing system in order to conduct said transaction.

1 23. The system of claim 22 wherein said transaction information module includes:  
2 an examination module to determine information required by said accessed network  
3 site to conduct said customer selected transaction; and  
4 a request generation module to generate said information request in the form of an  
5 entry screen for display by said agent processor, wherein said entry screen includes fields to  
6 receive said required information portion.

1 24. The system of claim 23 wherein said transaction performance module includes:  
2 an extraction module to retrieve said customer transaction information from said fields  
3 of said entry screen received from said agent processor;  
4 an insertion module to place said retrieved information in corresponding fields of said  
5 accessed network site; and  
6 a payment module to place said payment information within corresponding fields of  
7 said accessed network site in order to tender payment for said customer selected transaction.

1 25. The system of claim 22 wherein said transaction processor further includes:  
2 a confirmation module to receive confirmation information from said particular  
3 provider processing system in response to said particular system processing said customer  
4 selected transaction and to process said received confirmation information to produce  
5 confirmed transaction information for transference to said agent processor.

1 26. The system of claim 22 wherein a plurality of said agent processors are each  
2 disposed at a respective remote site to receive a customer selection of a desired transaction

3 and customer transaction information and to process said customer payments manually  
4 tendered at said respective remote site;

5 wherein said transaction processor is in communication with said agent processors and  
6 said provider processing systems via said network, and receives said customer selections and  
7 customer transaction information from said agent processors and facilitates performance of  
8 said customer selected transactions.

1 27. The system of claim 22 wherein said network includes the Internet.

1 28. The system of claim 22 wherein said customer selected transaction includes  
2 payment of a bill.

1 29. The system of claim 22 wherein said payment information includes credit card  
2 information of a provider of said system.

1 30. A method of enabling customers to visit a remote site and conduct transactions  
2 over a network with one or more provider processing systems, wherein payment is manually  
3 tendered at said remote site by said customers for said transactions, said method comprising  
4 the steps of:

5 (a) receiving a customer selection of a desired transaction and customer  
6 transaction information and processing a customer payment manually tendered at said remote  
7 site for said customer selected transaction via an agent processor disposed at said remote site  
8 and accessing said network;

9 (b) receiving said customer selection and customer transaction information from  
10 said agent processor and facilitating performance of said customer selected transaction via a  
11 transaction processor in communication with said agent processor and said provider  
12 processing systems via said network, wherein step (b) further includes:

13 (b.1) accessing a particular network site of a provider processing system  
14 performing said customer selected transaction;

15 (b.2) examining said accessed network site to determine information required  
16 by said accessed network site to conduct said customer selected transaction and to transmit  
17 an information request to said agent processor requesting a portion of said required

information; and

(b.3) receiving said customer transaction information from said agent processor in response to said information request and transmitting said required information portion and payment information associated with a third party to said particular provider processing system in order to conduct said transaction.

31. The method of claim 30 wherein step (b.1) further includes:

(b.1.1) requesting verification information from said agent processor to initiate transaction processing in response to verifying said verification information received from said agent processor.

32. The method of claim 31 wherein step (b.1) further includes:

(b.1.2) producing a list of transactions selectable by said customer for transference to said agent processor in response to said verification.

33. The method of claim 30 wherein step (b.1) further includes:

(b.1.1) processing said customer selection and determining a network location of said particular provider processing system.

34. The method of claim 30 wherein step (b.2) further includes:

(b.2.1) examining said accessed network site and verifying that said accessed network site is associated with said customer selected transaction.

35. The method of claim 30 wherein step (b.2) further includes:

(b.2.1) determining information required by said accessed network site to conduct said customer selected transaction; and

(b.2.2) generating said information request in the form of an entry screen for display by said agent processor, wherein said entry screen includes fields to receive said required information portion.

36. The method of claim 35 wherein step (b.3) further includes:

(b.3.1) retrieving said customer transaction information from said fields of said entry

3 screen received from said agent processor;

4 (b.3.2) placing said retrieved information in corresponding fields of said accessed  
5 network site; and

6 (b.3.3) placing said payment information within corresponding fields of said accessed  
7 network site in order to tender payment for said customer selected transaction.

1 37. The method of claim 30 wherein step (b.1) further includes:

2 (b.1.1) storing information relating to said customer selected transaction within a data  
3 storage unit.

1 38. The method of claim 30 wherein step (b) further includes:

2 (b.4) receiving confirmation information from said particular provider processing  
3 system in response to said particular system processing said customer selected transaction and  
4 processing said received confirmation information to produce confirmed transaction  
5 information for transference to said agent processor.

1 39. The method of claim 38 wherein step (b) further includes:

2 (b.5) storing information relating to said confirmation information within a data  
3 storage unit.

1 40. The method of claim 38 further including:

2 (c) processing said confirmed transaction information received from said  
3 transaction processor, via said agent processor, in order to display a confirmation that said  
4 customer selected transaction has been processed.

1 41. The method of claim 40 wherein said agent processor includes a printing  
2 device, and step (c) further includes:

3 (c.1) processing said confirmed transaction information received from said  
4 transaction processor in order to produce a transaction receipt; and

5 (c.2) generating said transaction receipt for said customer via said printing device.

1 42. The method of claim 30 wherein a plurality of said agent processors are each



2 disposed at a respective remote site and said transaction processor is in communication with  
3 said agent processors and said provider processing systems via said network, and wherein step  
4 (a) further includes:

5 (a.1) receiving customer selections of desired transactions and customer transaction  
6 information and processing said customer payments manually tendered at said respective  
7 remote sites via said agent processors; and

8 step (b) further includes receiving said customer selections and customer transaction  
9 information from said agent processors and facilitating performance of said customer selected  
10 transactions via said transaction processor.

1 43. The method of claim 30 wherein said agent processor includes a scanner, and  
2 step (a) further includes:

3 (a.1) scanning a customer item including said customer transaction information and  
4 transferring said customer transaction information relating to a corresponding customer  
5 payment from said customer item into said agent processor via said scanner.

1 44. The method of claim 30 wherein a repeat customer visits said remote site to  
2 conduct a second transaction and tender a second payment, and step (a) further includes:

3 (a.1) retrieving customer transaction information associated with said repeat  
4 customer and stored in response to a prior transaction to reduce entry of said customer  
5 transaction information and facilitate processing of said second transaction.

1 45. The method of claim 30 wherein said agent processor further includes a voice  
2 responsive device, and step (a) further includes:

3 (a.1) receiving voice signals, via said voice responsive device, and facilitating  
4 processing of said customer selected transaction and payment by said agent processor in  
5 response to said voice signals.

1 46. The method of claim 30 wherein said agent processor is disposed within a  
2 kiosk.

1 47. The method of claim 30 wherein said network includes the Internet.

1           48.     The method of claim 30 wherein said customer selected transaction includes  
2 payment of a bill.

1           49.     The method of claim 30 wherein step (b.3) further includes:  
2           (b.3.1) receiving said customer transaction information from said agent processor in  
3 response to said information request and transmitting said required information portion and  
4 payment information including credit card information of a provider of said transaction  
5 processor to said particular provider processing system in order to conduct said transaction.

1           50.     A system for enabling customers to visit a remote site and conduct transactions  
2 over a network with one or more provider processing systems, wherein payment is manually  
3 tendered at said remote site by said customers for said transactions and said remote site  
4 includes agent processing means for receiving a customer selection of a desired transaction  
5 and customer transaction information and for processing a customer payment manually  
6 tendered at said remote site for said customer selected transaction, said system comprising:

7           transaction means, in communication with said agent processing means and said  
8 provider processing systems via said network, for receiving said customer selection and  
9 customer transaction information from said agent processing means and facilitating  
10 performance of said customer selected transaction, said transaction processing means  
11 including:

12           communication means for accessing a particular network site of a provider  
13 processing system performing said customer selected transaction;

14           transaction information means for examining said accessed network site to  
15 determine information required by said accessed network site to conduct said customer  
16 selected transaction and for transmitting an information request to said agent processing  
17 means requesting a portion of said required information; and

18           transaction performance means for receiving said customer transaction  
19 information from said agent processing means in response to said information request and for  
20 transmitting said required information portion and payment information associated with a  
21 third party to said particular provider processing system in order to conduct said transaction.

1           51.     The system of claim 50 wherein said transaction information means includes:  
2           examination means for determining information required by said accessed network site  
3           to conduct said customer selected transaction; and  
4           request generation means for generating said information request in the form of an  
5           entry screen for display by said agent processing means, wherein said entry screen includes  
6           fields to receive said required information portion.

1           52.     The system of claim 51 wherein said transaction performance means includes:  
2           extraction means for retrieving said customer transaction information from said fields  
3           of said entry screen received from said agent processing means;  
4           insertion means for placing said retrieved information in corresponding fields of said  
5           accessed network site; and  
6           payment means for placing said payment information within corresponding fields of  
7           said accessed network site in order to tender payment for said customer selected transaction.

1           53.     The system of claim 50 wherein said transaction means further includes:  
2           confirmation means for receiving confirmation information from said particular  
3           provider processing system in response to said particular system processing said customer  
4           selected transaction and for processing said received confirmation information to produce  
5           confirmed transaction information for transference to said agent processing means.

1           54.     The system of claim 53 wherein said agent processing means includes:  
2           agent confirmation means for processing said confirmed transaction information  
3           received from said transaction means in order to display a confirmation that said customer  
4           selected transaction has been processed.

1           55.     The system of claim 54 wherein said agent processing means further includes:  
2           receipt means for processing said confirmed transaction information received from  
3           said transaction means in order to produce a transaction receipt; and  
4           printing means for generating said transaction receipt for said customer.

1           56.     The system of claim 50 wherein a plurality of said agent processing means are

2 each disposed at a respective remote site to receive a customer selection of a desired  
3 transaction and customer transaction information and to process said customer payments  
4 manually tendered at said respective remote site;

5 wherein said transaction means is in communication with said plurality of agent  
6 processing means and said provider processing systems via said network, and receives said  
7 customer selections and customer transaction information from said agent processing means  
8 and facilitates performance of said customer selected transactions.

1 57. The system of claim 50 wherein said network includes the Internet.

1 58. The system of claim 50 wherein said customer selected transaction includes  
2 payment of a bill.

1 59. The system of claim 50 wherein said payment information includes credit card  
2 information of a provider of said system.